

Table 15.14-- AVERAGE EXPENDITURES AND PREMIUMS FOR PERSONAL AUTOMOBILE INSURANCE, FOR THE UNITED STATES AND HAWAII: 1991 TO 1995

Year	Average expenditures 1/			Combined average premiums 2/		
	United States (dollars)	Hawaii		United States (dollars)	Hawaii	
		Average (dollars)	Rank 3/		Average (dollars)	Rank 3/
1991	4/ 596.44	874.25	2	4/ 685.56	999.01	1
1992	4/ 617.65	974.39	1	4/ 711.75	1,099.65	2
1993	637.72	953.08	2	730.39	1,078.32	2
1994	650.17	961.59	2	741.63	1,090.32	2
1995	665.52	963.08	2	757.43	1,094.02	2

1/ Total written premiums for all coverages divided by the liability written car years. Assumes that all insured vehicles carry liability coverage but do not necessarily carry collision and/or comprehensive coverage.

2/ Average premiums for each of the major coverages (liability, comprehensive, and collision) added together to estimate the representative average premium for an insured vehicle carrying all coverages.

3/ Among 50 States and D.C.

4/ Revised.

Source: National Association of Insurance Commissioners, *State Average Expenditures & Premiums for Personal Automobile Insurance in 1995* (January 1997), tables 2 and 3.